

SAMPLE REPORT · NOT A LIVE APPRAISAL

Insurance Agreed-Value Appraisal — 2017 Tiffin Allegro 32SA

Agreed-value documentation for a collector-use motorhome policy. Desktop / photo-based. Sample layout.

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1. Identification

Client	Sample Owner, Bowling Green, Kentucky
Intended user	The owner and the insurer named on the certification
Intended use	Agreed value for a stated motorhome policy. Not a total-loss claim.
Carrier named	Sample collector-vehicle carrier
Effective date	October 4, 2026
Year / make / model	2017 Tiffin Allegro 32SA, Class A gas
VIN	1T9S00000H0000001 (sample)
Chassis / miles	Ford F53, 38,400 miles
Length / slides	33 ft · three slides
Location	Bowling Green, Kentucky, covered storage
Title	Kentucky, clean

2. Intended use, user, and scope

The report states the inspection method as desktop and photo-based. Photographs cover both sides, front, rear, cockpit, main salon, bedroom, bath, generator hour meter, odometer, and the VIN plate. No road test and no roof moisture survey were performed.

The value sought is agreed value for insurance: the amount the owner and the carrier may lock as the limit. It is supported here by fair market value of comparable sold coaches, not by a replacement-cost new figure and not by a book printout.

3. Condition from owner photographs and disclosures

Exterior graphics are intact. One rock chip on the entry cap is disclosed and photographed. Slide seals are owner-stated as replaced in 2024. Interior is residential cherry, original, with ordinary fabric wear on the dinette. Tires are 2023 Michelin dates. Generator hours are 610. No water intrusion, delamination, or accident is disclosed.

Owner use is stored and occasional. Annual mileage since 2022 is under 2,000. That use supports a collector-style agreed-value policy. It does not change the market value.

4. Comparable sales

Sales below are illustrative for this sample layout. A live report would cite the listing source, sale date, and the adjustment for each difference.

Comparable	Sold	Miles / notes	Price	Adjustment
2017 Allegro 32SA, TN	Sep 2026	41,200 mi, 2 slides	\$68,500	+\$2,000 slides
2017 Allegro 32SA, GA	Jul 2026	36,800 mi, 3 slides	\$72,400	None material
2016 Allegro Open Road	Aug 2026	44,000 mi, 3 slides	\$64,900	+\$3,500 model
2018 Allegro 32SA, OH	May 2026	29,500 mi, 3 slides	\$76,200	–\$2,800 year

5. Reconciliation and value conclusion

The two 2017 Allegro 32SA sales, adjusted for slides and miles, support \$70,500 to \$72,400. The Open Road sale is a lesser floorplan and was used only as a floor. The 2018 sale sets the ceiling.

Concluded fair market value, effective October 4, 2026: **\$71,500**. Recommended agreed value for the policy: **\$71,500**. A carrier that writes replacement cost rather than agreed value should not be given this figure as a replacement-cost opinion.

6. Certification

I certify that, to the best of my knowledge and belief, the statements of fact in this sample are true for the hypothetical file described, the reported analyses are my personal analyses, and I have no present or prospective interest in the property. This sample is prepared in substantial conformity with USPAP Standards 7 and 8. The inspection method is desktop and photo-based. It is not a marine survey, a mechanical inspection, or a guarantee that a specific buyer, insurer, or court will accept it.

The live certification page names the carrier, states the desktop scope, and carries the appraiser signature and ASCAA-CERT-4246.

Shawn Owens

Owner, American Classic Appraisals

ASCAA-CERT-4246

Effective date as stated above

Signature on the live report

SAMPLE ONLY. Values, hull numbers, and comparable sales are invented for layout. Do not submit this file to an insurer, lender, or court.